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From the  
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To: GEORGE T. MARCOU  
KILPATRICK STOCKTON LLP  
607 FOURTEENTH STREET, N.W.  
SUITE 900  
WASHINGTON, DC 20005

RECEIVED  
JUN 17 2002  
KILPATRICK STOCKTON LLP

Due: 8-11-00  
C/U: 7-11, 8-4

**PCT**

Atty: LA/CWL  
Docket/Matter No: C110213-21  
Action: IDS  
Due: 8-11-01  
By: 8-11, 8-4

WRITTEN OPINION

(PCT Rule 66)

Applicant's or agent's file reference CITI0213-PCT		Date of Mailing (day/month/year) <b>11 JUN 2002</b>	
REPLY DUE within ONE month from the above date of mailing			
International application No. PCT/US01/03202	International filing date (day/month/year) 01 FEBRUARY 2001	Priority date (day/month/year) 03 FEBRUARY 2000	
International Patent Classification (IPC) or both national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/40, 39, 41, 42; 235/379, 380			
Applicant CITICORP DEVELOPMENT CENTER, INC.			

1. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.

2. This opinion contains indications relating to the following items:

- I ☒ Basis of the opinion
- II ☐ Priority
- III ☐ Non-establishment of opinion with regard to novelty, inventive step or industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability: citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

3. The applicant is hereby invited to reply to this opinion.

**When?** See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.4(d).

**How?** By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rules 66.8 and 66.9.

**Also** For an additional opportunity to submit amendments, see Rule 66.4.  
For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4 bis.  
For an informal communication with the examiner, see Rule 66.6.

If no reply is filed, the international preliminary examination report will be established on the basis of this opinion.

4. The final date by which the international preliminary examination report must be established according to Rule 69.2 is: 03 JUNE 2002

Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, DC 20231	Authorized officer HANI KAZIMI
Facsimile No. (703) 305-3230	Telephone No. (703)-305-1061

## I. Basis of the opinion

## 1. With regard to the elements of the international application:\*

- ☒ the international application as originally filed  
the description.  
pages 1-15 as originally filed  
pages NONE filed with the demand  
pages NONE filed with the letter of
- ☒ the claims  
pages 16-17 as originally filed  
pages NONE as amended (together with any statement) under Article 19  
pages NONE filed with the demand  
pages NONE filed with the letter of
- ☒ the drawings  
pages 1-4 as originally filed  
pages NONE filed with the demand  
pages NONE filed with the letter of
- ☒ the sequence listing part of the  
pages NONE as originally filed  
pages NONE filed with the demand  
pages NONE filed with the letter of

2. With regard to the language all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.  
These elements were available or furnished to this Authority in the following language \_\_\_\_\_ which is

- ☐ the language of a translation furnished for the purposes of international search (under Rule 17.1(b))
- ☐ the language of publication of the international application (under Rule 48.3(b))
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rule 55.2(a) or 55.3)

## 3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the written opinion has been drawn on the basis of the sequence listing

- ☐ contained in the international application in printed form
- ☐ filed together with the international application in computer readable form
- ☐ furnished subsequently to this Authority in written form
- ☐ furnished subsequently to this Authority in computer readable form
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished

4. ☒ The amendments have resulted in the cancellation of:

- ☒ the description pages NONE
- ☒ the claims Nos. NONE
- ☒ the drawings sheets 4-42 NONE

5. ☐ This opinion has been drawn as if none of the amendments had not been made, since the amendments have not been set out in the declaration of filed as indicated in the supplemental B.A. 3(b) 50.3(a)

\* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this opinion as "originally filed".

**V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**
**1. statement**

Novelty (N)	Claims <u>NONE</u>	YES
	Claims <u>1-10</u>	NO
Inventive Step (IS)	Claims <u>NONE</u>	YES
	Claims <u>1-10</u>	NO
Industrial Applicability (IA)	Claims <u>1-10</u>	YES
	Claims <u>NONE</u>	NO

**2. citations and explanations**

Claims 1-10 lack novelty under PCT Article 33(2) as being anticipated by Kolling et al US Pat. No. 5,963,525.

Kolling teaches a method for providing financial services and facilitating transactions among a user, a merchant and a financial institution comprising the steps of: providing a user interface that allows a user to access and at least one of the following financial services industry systems, an interactive bill presentment and payment system accessible through the user interface, a merchant payment processing system administered by the financial institution, a credit and debit system administered by the financial institution, a home-banking system, providing a processor for receiving data from the user interface and translating the data into a form usable by at least one of the interactive bill presentment and payment system, the merchant payment processing system, the multi-function financial services system and/or the credit and debit system, wherein the user interface comprises a television (figs. 10-16, and column 30, line 35 thru column 33, line 10).

\_\_\_\_\_ NEW CITATIONS \_\_\_\_\_  
 NONE